



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** HOME BANCSHARES, INC.

**City/State** CONWAY, AR

## Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 24,253,168

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**HOME BANCSHARES, INC.**  
**719 HARKRIDER STREET**  
  
**CONWAY, AR 72032**

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BHC Name

City/State

## Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	21,590,720	17,105,125	17,455,051	16,135,061	15,028,968
Net income (\$000)	80,870	170,672	319,021	214,448	289,539
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.14	2.67	84	3.56	2.65	93	3.41	2.60	92	3.73	2.77	92	3.83	3.01	85
+ Non-interest income	0.64	0.96	35	0.67	1.11	31	0.65	1.04	31	0.62	1.21	24	0.60	1.32	17
– Overhead expense	2.24	2.17	60	1.70	2.24	18	1.70	2.17	20	1.88	2.57	18	1.83	2.69	14
– Provision for credit losses	0.54	0.09	93	-0.06	-0.15	64	-0.03	-0.09	62	0.70	0.51	80	0.01	0.15	12
+ Securities gains (losses)	0	0	43	0	0.01	61	0	0.01	53	0	0.02	16	0	0.01	27
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1	1.40	17	2.67	1.79	90	2.43	1.66	91	1.76	1.04	89	2.60	1.56	96
Net operating income	0.75	1.06	16	2	1.36	88	1.83	1.26	90	1.33	0.81	88	1.93	1.19	96
Net income	0.75	1.06	17	2	1.35	88	1.83	1.26	90	1.33	0.82	87	1.93	1.19	96
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.78	3.12	90	4.30	3.14	93	4.09	3.06	90	4.81	3.55	93	5.52	4.41	92
Interest expense	0.33	0.24	79	0.36	0.27	71	0.33	0.25	72	0.65	0.52	71	1.17	1.08	65
Net interest income (tax equivalent)	3.46	2.88	87	3.94	2.85	93	3.76	2.80	93	4.16	3.01	93	4.35	3.33	87
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.07	0.08	59	0.09	0.13	47	0.08	0.11	51	0.11	0.27	33	0.07	0.21	32
Earnings coverage of net loan and lease losses (X)	33.69	-9.51	64	44.73	4.52	80	47.58	39.72	68	31.34	22.91	75	48.40	24.40	83
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.13	1.17	92	2.38	1.39	90	2.42	1.23	93	2.21	1.58	82	0.95	0.83	64
Allowance for loan and lease losses / Total loans and leases	2.11	1.15	92	2.36	1.37	90	2.41	1.20	93	2.19	1.55	83	0.94	0.81	62
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.32	0.41	43	0.56	0.63	50	0.50	0.49	55	0.61	0.71	47	0.52	0.57	47
30–89 days past due loans and leases / Total loans and leases	0.33	0.32	61	0.12	0.27	28	0.10	0.32	16	0.24	0.39	36	0.14	0.43	15
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-10.13	3.09	9	-11.46	-1.82	21	-19.04	-2.33	6	3.77	3.20	56	14.45	14.45	53
Net short-term noncore funding dependence	-12.64	-1.79	12	-15.22	-8.21	21	-22.81	-7.71	11	-0.08	-4.76	68	8.74	3.38	62
Net loans and leases / Total assets	56.20	61.60	33	56.50	59.81	37	53.18	58.67	31	66.93	61.58	62	71.63	63.77	68
<b>Capitalization</b>															
Tier 1 leverage ratio	9.77	9.08	72	10.86	9.11	87	11.11	8.98	88	10.52	9.13	86	11.27	9.76	81
Holding company equity capital / Total assets	14.43	10.04	96	15.30	10.88	93	15.32	10.71	96	15.89	11.16	95	16.71	12.43	89
Total equity capital (including minority interest) / Total assets	14.43	10.14	96	15.30	11.01	93	15.32	10.82	96	15.89	11.29	95	16.71	12.57	89
Common equity tier 1 capital / Total risk-weighted assets	12.78	11.90	67	14.98	12.69	83	15.37	12.42	86	12.94	12.38	65	12.44	12.17	60
Net loans and leases / Equity capital (X)	3.90	6.22	9	3.69	5.51	13	3.47	5.53	9	4.21	5.58	20	4.29	5.21	27
Cash dividends / Net income	75.40	34	93	27.09	25.30	54	28.88	28.27	53	40.88	42.30	49	29.57	33.12	44
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	37.59	7.91	93	4.33	9.29	37	10.08	10.50	55	9.09	16.68	27	-1.77	9.26	9
Equity capital	29.76	-0.29	90	8.19	9.31	57	6.14	7.46	57	3.75	6.99	34	6.88	10.49	46
Net loans and leases	36.86	11.87	91	-15.01	0.79	3	-12.54	3.36	3	1.93	9.07	24	-1.78	9.10	7
Noncore funding	-9.13	10.50	37	-33.21	-23.76	40	-16.98	-14.79	45	-27.27	-12.18	33	-22.93	6.59	9
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	12.60	11.61	66	11.11	11.05	59	10.84	10.95	62	11.48	13.56	59	11.89	13.04	65
Equity investment in subsidiaries / Equity capital	101.63	103.92	45	104.95	103.07	64	101.87	103.22	49	107.44	102.81	77	109.86	103.22	81
Cash from ops + noncash items + op expense / Op expense + dividends	95.57	116.54	37	232.05	130.64	85	236.24	154.48	81	146.91	147.24	61	197.20	190.27	58

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	311,150	292,601	571,960	625,338	658,345	6.34	42.41
Income from lease financing receivables.....	71	0	0	0	0		
Fully taxable income on loans and leases.....	310,265	291,439	569,790	622,454	654,309	6.46	42.36
Tax-exempt income on loans and leases.....	956	1,162	2,170	2,884	4,036	-17.73	75.74
Estimated tax benefit on income on loans and leases.....	321	415	765	1,002	1,385	-22.52	-5.32
Income on loans and leases (tax equivalent).....	311,542	293,016	572,725	626,340	659,730	6.32	42.37
Investment interest income (tax equivalent).....	46,308	26,644	55,964	53,707	58,194	73.80	115.56
Interest on balances due from depository institutions.....	8,238	1,117	3,515	1,849	5,188	637.51	695.94
Interest income on other earning assets.....	4,680	11,277	14,881	12,553	7,838	-58.50	182.95
Total interest income (tax equivalent).....	370,768	332,054	647,085	694,449	730,950	11.66	52.58
Interest on time deposits of \$250K or more.....	659	2,636	4,425	15,247	15,886	-75.00	-70.61
Interest on time deposits < \$250K.....	1,321	2,826	4,555	11,779	21,024	-53.26	-44.10
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	13,643	8,677	15,956	36,084	77,194	57.23	77.39
Interest on other borrowings and trading liabilities.....	5,151	4,906	9,764	12,796	23,168	4.99	-39.87
Interest on subordinated debt and mandatory convertible securities.....	11,236	8,747	17,500	17,501	17,499	28.46	159.67
Total interest expense.....	32,010	27,792	52,200	93,407	154,771	15.18	27.07
Net interest income (tax equivalent).....	338,758	304,262	594,885	601,042	576,179	11.34	55.53
Non-interest income.....	69,386	57,216	113,959	99,969	90,386	21.27	44.89
Adjusted operating income (tax equivalent).....	408,144	361,478	708,844	701,011	666,565	12.91	53.61
Overhead expense.....	241,481	145,173	297,139	303,051	274,362	66.34	128.74
Provision for credit losses.....	58,585	-4,752	-4,752	112,264	1,325		1262.13
Securities gains (losses).....	0	218	219	0	-2	-100.00	-100.00
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	108,402	228,307	423,854	283,718	390,876	-52.52	-30.79
Applicable income taxes.....	23,323	53,968	97,754	63,255	96,082	-56.78	-58.09
Tax equivalent adjustments.....	4,209	3,667	7,079	6,015	5,255	14.78	4.52
Applicable income taxes (tax equivalent).....	27,532	57,635	104,833	69,270	101,337	-52.23	-53.87
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	80,870	170,672	319,021	214,448	289,539	-52.62	-16.59
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	80,870	170,672	319,021	214,448	289,539	-52.62	-16.59
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	80,870	170,672	319,021	214,448	289,539	-52.62	-16.59
Investment securities income (tax equivalent).....	46,308	26,644	55,964	53,707	58,194	73.80	115.56
US Treasury and agency securities (excluding mortgage-backed securities).....	2,813	1,545	2,849	4,639	9,526	82.07	-0.14
Mortgage-backed securities.....	14,390	9,739	21,957	24,411	28,685	47.76	85.56
All other securities.....	29,105	15,360	31,158	24,657	19,983	89.48	166.76
Cash dividends declared.....	60,973	46,232	92,142	87,677	85,627	31.88	138.52
Common.....	60,973	46,232	92,142	87,677	85,627	31.88	138.52
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.43	2.90	87	3.88	2.92	90	3.71	2.85	90	4.30	3.27	93	4.86	4	89
Less: Interest expense .....	0.30	0.22	78	0.32	0.25	71	0.30	0.23	70	0.58	0.48	68	1.03	0.98	65
Equals: Net interest income (tax equivalent) .....	3.14	2.67	84	3.56	2.65	93	3.41	2.60	92	3.73	2.77	92	3.83	3.01	85
Plus: Non-interest income .....	0.64	0.96	35	0.67	1.11	31	0.65	1.04	31	0.62	1.21	24	0.60	1.32	17
Equals: adjusted operating income (tax equivalent) .....	3.78	3.67	68	4.23	3.82	76	4.06	3.70	74	4.34	4.04	71	4.44	4.41	55
Less: Overhead expense .....	2.24	2.17	60	1.70	2.24	18	1.70	2.17	20	1.88	2.57	18	1.83	2.69	14
Less: Provision for credit losses .....	0.54	0.09	93	-0.06	-0.15	64	-0.03	-0.09	62	0.70	0.51	80	0.01	0.15	12
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	44	0	0.01	60	0	0.01	52	0	0.02	17	0	0.01	26
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1	1.40	17	2.67	1.79	90	2.43	1.66	91	1.76	1.04	89	2.60	1.56	96
Less: Applicable income taxes (tax equivalent) .....	0.26	0.33	25	0.67	0.41	90	0.60	0.38	90	0.43	0.23	89	0.67	0.36	92
Less: Minority interest .....	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	0.75	1.06	16	2	1.36	88	1.83	1.26	90	1.33	0.81	88	1.93	1.19	96
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.75	1.06	17	2	1.35	88	1.83	1.26	90	1.33	0.82	87	1.93	1.19	96
Memo: Net income (last four quarters) .....	1.16	1.12	57	1.91	1.25	88	1.83	1.26	90	1.33	0.82	87	1.93	1.19	96
Net income—BHC and noncontrolling (minority) interest .....	0.75	1.07	15	2	1.37	88	1.83	1.27	90	1.33	0.83	86	1.93	1.20	96
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.77	92.97	21	90.38	93.15	15	90.62	93.08	21	89.55	92.32	16	88.17	91.05	21
Average interest-bearing funds / Average assets .....	57.21	60.12	45	61.82	62.32	53	61.35	61.99	55	65.05	64.06	58	67.62	65.57	63
Interest income (tax equivalent) / Average earning assets .....	3.78	3.12	90	4.30	3.14	93	4.09	3.06	90	4.81	3.55	93	5.52	4.41	92
Interest expense / Average earning assets .....	0.33	0.24	79	0.36	0.27	71	0.33	0.25	72	0.65	0.52	71	1.17	1.08	65
Net interest income (tax equivalent) / Average earning assets .....	3.46	2.88	87	3.94	2.85	93	3.76	2.80	93	4.16	3.01	93	4.35	3.33	87
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	5.24	4.01	91	5.44	4.05	92	5.52	4.01	93	5.44	4.27	90	6.02	5.09	88
Interest-bearing bank balances .....	0.52	0.42	84	0.11	0.11	58	0.14	0.14	51	0.25	0.27	49	1.39	2.04	18
Federal funds sold and reverse repos .....	0.44	0.58	45	0	0.26	20	0	0.25	19	1.61	0.68	87	2.39	2.44	61
Trading assets .....		0.52			0.42			0.45			0.60			0.99	
Total earning assets .....	3.74	3.09	90	4.25	3.11	93	4.05	3.04	90	4.76	3.51	93	5.48	4.36	92
Investment securities (tax equivalent) .....	2.14	1.85	77	2.06	1.80	70	1.97	1.77	65	2.46	2.25	70	2.86	2.76	62
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.68	1.22	12	0.82	1.28	25	0.70	1.14	23	1.40	1.75	32	2.31	2.32	58
Mortgage-backed securities .....	1.58	1.78	30	1.42	1.56	38	1.49	1.57	45	2.10	2.05	52	2.45	2.61	26
All other securities .....	3.12	2.82	67	3.04	2.91	61	2.96	2.81	60	3.31	3.24	61	4.37	4.06	75
Interest-bearing deposits .....	0.26	0.20	70	0.29	0.24	70	0.25	0.21	67	0.67	0.53	68	1.32	1.10	71
Time deposits of \$250K or more .....	0.42	0.50	39	0.98	0.76	73	0.92	0.66	78	1.56	1.42	60	1.53	1.96	19
Time deposits < \$250K .....	0.43	0.44	53	0.91	0.72	72	0.76	0.62	68	1.56	1.36	65	2.29	1.82	78
Other domestic deposits .....	0.26	0.17	75	0.20	0.17	68	0.18	0.15	68	0.47	0.36	77	1.15	0.93	73
Foreign deposits .....		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.45	0.36	70	0.37	0.19	87	0.33	0.17	88	0.77	0.62	73	1.70	1.86	44
Other borrowed funds and trading liabilities .....	1.89	1.24	82	1.89	1.31	73	1.90	1.27	73	1.78	1.50	64	2.02	2.38	28
All interest-bearing funds .....	0.52	0.36	78	0.53	0.40	71	0.49	0.37	74	0.89	0.74	69	1.52	1.49	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	69,386	57,216	113,959	99,969	90,386
Fiduciary activities income	4,894	966	1,960	1,633	1,566
Service charges on deposit accounts - domestic	16,224	10,118	22,276	21,381	25,930
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	3,476	2,122	4,896	2,736	1,863
Insurance activities revenue	1,138	970	1,943	1,848	2,278
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	10,512	16,486	29,954	31,168	16,630
Other non-interest income	33,142	26,554	52,930	41,203	42,119
Total overhead expenses	241,481	145,173	297,139	303,051	274,362
Personnel expense	109,346	84,521	170,755	163,950	154,177
Net occupancy expense	24,807	19,355	38,864	39,831	38,135
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	3,898	2,842	5,683	5,844	6,325
Other operating expenses	103,430	38,455	81,837	93,426	75,725
Fee income on mutual funds and annuities	2,781	1,697	3,917	2,189	1,490
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,844	2,009	1,990	2,018	1,917
Average personnel expense per employee	38.45	42.07	85.81	81.24	80.43
Average assets per employee	7,591.67	8,514.25	8,771.38	7,995.57	7,839.84

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	4.01	2.35	75	2.97	2.15	65	3.44	2.17	70	2.19	2.02	59	1.65	2.72	44
Overhead expenses / Net Interest Income + non-interest income	59.78	59.40	50	40.57	59.03	5	42.34	59.28	9	43.60	62.28	6	41.49	61.29	3
<b>Percent of Average Assets</b>															
Total overhead expense	2.24	2.17	60	1.70	2.24	18	1.70	2.17	20	1.88	2.57	18	1.83	2.69	14
Personnel expense	1.01	1.20	27	0.99	1.25	21	0.98	1.21	23	1.02	1.30	24	1.03	1.41	16
Net occupancy expense	0.23	0.22	55	0.23	0.24	43	0.22	0.23	49	0.25	0.26	46	0.25	0.28	34
Other operating expenses	0.99	0.72	84	0.48	0.73	15	0.50	0.72	16	0.62	0.94	20	0.55	0.97	9
Overhead less non-interest income	1.59	1.19	84	1.03	1.10	38	1.05	1.10	38	1.26	1.25	47	1.22	1.32	39
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	59.17	58.92	49	40.16	58.45	4	41.92	58.83	9	43.23	61.82	6	41.16	60.64	3
Personnel expense	26.79	32.65	21	23.38	33.10	9	24.09	32.93	13	23.39	32.36	10	23.13	32.39	9
Net occupancy expense	6.08	6.14	48	5.35	6.33	35	5.48	6.23	34	5.68	6.58	33	5.72	6.52	34
Other operating expenses	26.30	19.36	87	11.42	18.60	4	12.35	19.18	5	14.16	22.28	8	12.31	21.20	2
Total non-interest income	17	25.40	30	15.83	28.18	24	16.08	27.67	26	14.26	28.83	20	13.56	29.23	15
Fiduciary activities income	1.20	2.23	45	0.27	2.24	30	0.28	2.20	34	0.23	2.09	31	0.23	1.97	33
Service charges on domestic deposit accounts	3.98	3.45	57	2.80	3.19	40	3.14	3.27	44	3.05	3.27	45	3.89	3.88	48
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0.85	2.25	38	0.59	2.52	29	0.69	2.58	31	0.39	2.46	27	0.28	3.54	19
Insurance activities revenue	0.28	0.36	69	0.27	0.37	67	0.27	0.36	66	0.26	0.41	68	0.34	0.47	68
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.38	12	0	0.55	15	0	0.60	14	0	0.01	42	0	0.28	21
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.58	1.51	72	4.56	3.83	67	4.23	3.30	68	4.45	3.92	65	2.49	1.86	68
Other non-interest income	8.12	9.09	54	7.35	9.26	43	7.47	9.27	43	5.88	9.65	32	6.32	10.04	28
Overhead less non-interest income	42.17	32.73	78	24.33	29.94	28	25.84	30.52	30	28.97	31.93	39	27.60	31.06	33
Applicable income taxes / Pretax net operating income (tax equivalent)	21.52	21.22	54	23.64	21.54	72	23.06	21.18	73	22.30	18.63	73	24.58	20.56	82
Applicable income tax + TE / Pretax net operating income + TE	25.40	23.38	72	25.24	23.10	74	24.73	22.67	78	24.42	21.18	77	25.93	23.23	78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	10,114,879	7,460,892	7,425,799	8,178,583	8,585,359	35.57	51.54
Commercial and industrial loans	2,187,771	1,612,825	1,386,748	1,896,441	1,528,003	35.65	119.91
Loans to individuals	1,106,345	824,938	825,519	864,690	511,908	34.11	2779.31
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	324,630	69,152	43,920	66,870	63,644	369.44	365.77
Other loans and leases	190,248	231,368	154,103	214,137	180,796	-17.77	235.98
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,923,873	10,199,175	9,836,089	11,220,721	10,869,710	36.52	77.73
Less: Allowance for loan and lease losses	294,267	240,451	236,714	245,473	102,122	22.38	267.20
Net loans and leases	13,629,606	9,958,724	9,599,375	10,975,248	10,767,588	36.86	75.77
Debt securities that reprice or mature in over 1 year	4,362,878	2,709,135	2,798,679	2,198,109	1,747,988	61.04	229.70
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	17,992,484	12,667,859	12,398,054	13,173,357	12,515,576	42.03	98.04
Interest-bearing bank balances	2,528,925	2,759,027	3,530,407	1,021,615	321,687	-8.34	706.81
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	791,852	342,577	319,128	273,672	333,850	131.15	144.49
Trading assets	0	0	0	0	0		
Total earning assets	21,313,261	15,769,463	16,247,589	14,468,644	13,171,113	35.16	119.22
Non-interest-bearing cash and due from depository institutions	287,451	182,226	119,908	242,173	168,914	57.74	95.49
Premises, fixed assets, and leases	415,056	278,502	275,760	278,614	280,103	49.03	100.44
Other real estate owned	373	1,969	1,630	4,420	9,143	-81.06	-98.01
Investment in unconsolidated subsidiaries	530	2,201	2,201	2,201	2,201	-75.92	-70.97
Intangible and other assets	2,238,502	1,392,831	1,405,050	1,402,752	1,400,573	60.72	188.79
Total assets	24,253,168	17,627,192	18,052,138	16,398,804	15,032,047	37.59	123.07
Quarterly average assets	24,788,365	17,491,359	17,914,727	16,493,066	14,944,368	41.72	129.65
Average loans and leases (YTD)	11,888,340	10,782,303	10,379,428	11,503,553	10,962,113	10.26	54.24
<b>Memoranda</b>							
Loans held-for-sale	101,931	89,673	72,734	114,840	110,722	13.67	122.75
Loans not held-for-sale	13,821,942	10,109,502	9,763,355	11,105,881	10,758,988	36.72	77.46
Real estate loans secured by 1-4 family	1,708,221	1,316,486	1,274,955	1,536,258	1,819,222	29.76	12.84
Commercial real estate loans	8,077,552	6,018,113	6,020,170	6,527,894	6,677,737	34.22	58.92
Construction and land development	2,595,385	1,541,483	1,850,049	1,562,297	1,776,689	68.37	97.32
Multifamily	389,633	332,256	280,837	536,538	488,278	17.27	-2.29
Nonfarm nonresidential	5,092,534	4,144,374	3,889,284	4,429,059	4,412,770	22.88	51.17
Real estate loans secured by farmland	329,106	126,293	130,674	114,431	88,400	160.59	320.53
Total investment securities	5,154,730	3,051,712	3,117,807	2,471,781	2,081,838	68.91	211.54
U.S. Treasury securities	281,215	1,278	1,267	1,039	1,255	21904.30	
US agency securities (excluding mortgage-backed securities)	447,913	421,964	431,962	325,952	395,796	6.15	24.39
Municipal securities	2,025,629	974,023	996,979	927,894	439,556	107.97	401.69
Mortgage-backed securities	1,978,238	1,571,828	1,538,021	1,177,942	1,213,741	25.86	132.39
Asset-backed securities	229,184	19,279	49,044	6,762	7,918	1088.78	1707.73
Other debt securities	192,551	63,340	100,534	32,192	23,572	204.00	894.53
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	3,785,944	3,051,712	3,117,807	2,471,781	2,081,838	24.06	170.34
U.S. Treasury securities	3,527	1,278	1,267	1,039	1,255	175.98	
US agency securities (excluding mortgage-backed securities)	447,913	421,964	431,962	325,952	395,796	6.15	26.55
Municipal securities	934,531	974,023	996,979	927,894	439,556	-4.05	287.89
Mortgage-backed securities	1,978,238	1,571,828	1,538,021	1,177,942	1,213,741	25.86	158.22
Asset-backed securities	229,184	19,279	49,044	6,762	7,918	1088.78	1707.73
Other debt securities	192,551	63,340	100,534	32,192	23,572	204.00	894.53
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-93,502						
Available-for-sale securities appreciation (depreciation)	-288,440	39,423	14,116	59,714	21,989		
Structured notes, fair value	18,930	6,498	15,735	0	0	191.32	277.77
Pledged securities	2,765,072	1,128,546	1,153,261	1,075,243	865,462	145.01	161.69

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,036,583	4,076,570	4,127,878	3,266,753	2,367,091	48.08	208.35
NOW, ATS and transaction accounts .....	7,635,690	5,354,396	5,628,729	5,027,812	4,300,670	42.61	179.98
Time deposits less brokered deposits < \$250K .....	139,208	-28,864	-66,406	23,083	282,579		-31.95
MMDA and other savings accounts .....	4,788,502	3,390,504	3,623,076	3,184,429	2,633,295	41.23	197.66
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	18,599,983	12,792,606	13,313,277	11,502,077	9,583,635	45.40	186.23
Time deposits of \$250K or more .....	353,160	473,055	321,589	588,032	1,115,070	-25.34	-44.36
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	118,573	150,540	140,886	168,931	148,727	-21.23	-11.34
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	0	221,416		-100.00
Other borrowings w/remaining maturity over 1 year .....	400,000	400,000	400,000	400,000	400,023	0.00	-11.29
Brokered deposits < \$250K .....	626,929	625,680	625,704	635,681	579,678	0.20	-1.18
Noncore funding .....	1,498,662	1,649,275	1,488,179	1,792,644	2,464,914	-9.13	-40.11
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	458,455	370,707	371,093	370,326	369,557	23.67	28.12
Other liabilities .....	197,503	118,415	113,868	127,999	102,410	66.79	423.17
Total liabilities .....	20,754,603	14,931,003	15,286,417	13,793,046	12,520,516	39.00	120.88
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	2,053	1,645	1,637	1,651	1,664	24.80	43.47
Common surplus .....	2,426,271	1,501,615	1,487,373	1,520,617	1,537,091	61.58	157.89
Retained earnings .....	1,286,146	1,163,810	1,266,249	1,039,370	956,555	10.51	143.89
Accumulated other comprehensive income .....	-215,905	29,119	10,462	44,120	16,221		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	3,498,565	2,696,189	2,765,721	2,605,758	2,511,531	29.76	137.03
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	3,498,565	2,696,189	2,765,721	2,605,758	2,511,531	29.76	137.03
Total liabilities and capital .....	24,253,168	17,627,192	18,052,138	16,398,804	15,032,047	37.59	123.07
<b>Memoranda</b>							
Non-interest-bearing deposits .....	6,036,583	4,076,570	4,127,878	3,266,753	2,367,091	48.08	208.35
Interest-bearing deposits .....	13,543,489	9,814,771	10,132,692	9,459,037	8,911,292	37.99	133.12
Total deposits .....	19,580,072	13,891,341	14,260,570	12,725,790	11,278,383	40.95	152.08
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,765,721	2,605,758	2,605,758	2,511,531	2,349,886		
Accounting restatements .....	0	0	0	-43,956	0		
Net income .....	80,870	170,672	319,021	214,448	289,539		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-21,976	-19,008	-33,258	-16,488	-72,762		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	961,290	0	0	0	0		
Less: Dividends declared .....	60,973	46,232	92,142	87,677	85,627		
Change in other comprehensive income .....	-226,367	-15,001	-33,658	27,900	30,495		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	3,498,565	2,696,189	2,765,721	2,605,758	2,511,531		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	41.71	38.78	52	42.33	36.32	62	41.14	36.25	58	49.87	36.22	78	57.11	37.78	84
Commercial and industrial loans	9.02	11.05	42	9.15	12.25	35	7.68	10.76	36	11.56	13.52	39	10.16	12.02	42
Loans to individuals	4.56	3.52	69	4.68	3.48	71	4.57	3.36	70	5.27	3.40	71	3.41	4.20	60
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	1.34	0.19	92	0.39	0.21	78	0.24	0.18	73	0.41	0.19	77	0.42	0.24	77
Other loans and leases	0.78	4.45	15	1.31	4.22	25	0.85	4.47	17	1.31	4.63	21	1.20	5.01	17
Net loans and leases	56.20	61.60	33	56.50	59.81	37	53.18	58.67	31	66.93	61.58	62	71.63	63.77	68
Debt securities over 1 year	17.99	19.46	49	15.37	17.61	43	15.50	19.46	38	13.40	15.55	38	11.63	14.60	31
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	74.19	82.34	17	71.87	78.32	18	68.68	79.22	14	80.33	78.16	48	83.26	79.65	42
Interest-bearing bank balances	10.43	4.59	87	15.65	9.11	87	19.56	8.50	91	6.23	7.51	41	2.14	3.06	52
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	3.26	1.68	82	1.94	1.53	68	1.77	1.56	66	1.67	1.68	60	2.22	1.91	67
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	87.88	90.95	13	89.46	91.43	27	90	91.77	31	88.23	91.05	14	87.62	89.53	27
Non-interest cash and due from depository institutions	1.19	1.01	69	1.03	1.01	50	0.66	0.82	31	1.48	1.07	84	1.12	1.14	44
Other real estate owned	0	0.01	34	0.01	0.02	59	0.01	0.01	61	0.03	0.02	70	0.06	0.03	81
All other assets	10.94	7.97	87	9.51	7.50	74	9.33	7.35	72	10.29	7.82	84	11.26	9.27	73
<b>Memoranda</b>															
Short-term investments	13.69	7.68	84	17.60	12.01	78	21.32	11.47	85	7.90	11.17	39	4.36	7.63	49
U.S. Treasury securities	1.16	1.96	52	0.01	1.08	34	0.01	1.47	26	0.01	0.84	37	0.01	1.03	31
US agency securities (excluding mortgage-backed securities)	1.85	0.84	78	2.39	0.77	84	2.39	0.82	83	1.99	0.63	86	2.63	0.54	92
Municipal securities	8.35	1.75	93	5.53	1.72	87	5.52	1.73	85	5.66	1.69	87	2.92	1.34	80
Mortgage-backed securities	8.16	13.68	24	8.92	12.97	34	8.52	14.14	24	7.18	11.75	28	8.07	11.44	31
Asset-backed securities	0.94	0.68	71	0.11	0.38	60	0.27	0.50	64	0.04	0.32	57	0.05	0.28	61
Other debt securities	0.79	0.52	67	0.36	0.52	57	0.56	0.53	63	0.20	0.42	52	0.16	0.39	55
Loans held-for-sale	0.42	0.35	75	0.51	0.42	72	0.40	0.55	67	0.70	0.52	68	0.74	0.39	76
Loans held for investment	56.99	61.41	33	57.35	59.85	37	54.08	58.06	36	67.72	61.72	65	71.57	63.50	68
Real estate loans secured by 1-4 family	7.04	12.26	29	7.47	11.69	33	7.06	11.46	30	9.37	11.91	39	12.10	13.29	45
Revolving	0.58	1.49	29	0.71	1.45	31	0.67	1.42	32	0.91	1.66	36	1.64	2.07	49
Closed-end, secured by first liens	6.37	10.40	32	6.61	9.84	34	6.26	9.67	34	8.28	9.81	44	10.21	10.69	48
Closed-end, secured by junior liens	0.09	0.18	46	0.15	0.20	51	0.13	0.17	56	0.18	0.22	54	0.25	0.28	59
Commercial real estate loans	33.31	24.34	71	34.14	22.48	82	33.35	22.69	76	39.81	22.22	92	44.42	22.23	92
Construction and land development	10.70	3.75	93	8.74	3.35	93	10.25	3.34	94	9.53	3.40	93	11.82	3.44	98
Multifamily	1.61	3.69	32	1.88	3.31	36	1.56	3.57	32	3.27	3.12	62	3.25	3.01	62
Nonfarm nonresidential	21	15.50	66	23.51	14.81	81	21.54	14.57	76	27.01	14.72	88	29.36	14.69	92
Real estate loans secured by farmland	1.36	0.35	87	0.72	0.34	77	0.72	0.30	79	0.70	0.33	78	0.59	0.36	75

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	72.64	62.08	63	73.15	59.66	73	75.50	61.05	71	72.89	57.15	79	78.98	57.46	85
Real estate loans secured by 1-4 family	12.27	20.31	25	12.91	19.82	29	12.96	19.86	28	13.69	19.43	31	16.74	20.75	33
Revolving	1.01	2.40	32	1.22	2.42	36	1.24	2.43	38	1.32	2.64	33	2.27	3.15	42
Closed-end	11.25	17.67	26	11.68	17.22	30	11.73	17.24	31	12.37	16.59	31	14.47	17.39	38
Commercial real estate loans	58.01	38.23	84	59.01	36.54	88	61.20	37.86	87	58.18	34.63	91	61.43	33.52	94
Construction and land development	18.64	5.97	96	15.11	5.50	96	18.81	5.65	96	13.92	5.26	94	16.35	5.09	98
1-4 family	5.12	1.34	95	4.58	1.11	95	5.55	1.18	96	3.97	0.93	95	4.87	0.94	97
Other	13.52	4.56	96	10.54	4.33	96	13.25	4.40	97	9.95	4.19	93	11.47	4.02	96
Multifamily	2.80	5.72	32	3.26	5.34	36	2.86	5.78	31	4.78	4.96	56	4.49	4.69	53
Nonfarm nonresidential	36.57	24.64	76	40.63	24.14	89	39.54	24.56	80	39.47	22.93	90	40.60	22.15	92
Owner-occupied	10.94	8.28	65	11.96	8.14	74	11.73	8.29	70	12.20	7.68	77	12.94	7.72	80
Other	25.63	16.13	82	28.67	15.71	93	27.81	15.94	87	27.28	14.95	94	27.66	14.34	92
Real estate loans secured by farmland	2.36	0.59	86	1.24	0.59	79	1.33	0.54	83	1.02	0.54	75	0.81	0.55	73
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	15.71	18.46	45	15.81	20.98	34	14.10	18.86	38	16.90	22.17	30	14.06	19.53	33
Loans to individuals	7.95	6.27	69	8.09	6.28	70	8.39	6.24	70	7.71	6.13	68	4.71	7.13	56
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	43
Agricultural loans	2.33	0.32	92	0.68	0.37	79	0.45	0.34	73	0.60	0.32	76	0.59	0.37	76
Other loans and leases	1.37	8.30	17	2.27	8.03	25	1.57	8.75	18	1.91	9.09	20	1.66	9.85	15
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	394.34	407.54	43	377.14	383.17	43	359.49	391.81	38	436.20	381.27	53	512.91	391.26	67
Real estate loans secured by 1-4 family	66.60	130.40	24	66.55	124.52	27	61.72	126.06	26	81.94	125.03	32	108.68	138.18	38
Revolving	5.51	15.55	25	6.31	15.53	29	5.88	15.44	29	7.92	17.42	32	14.74	21.26	42
Closed-end	61.09	113.22	25	60.24	107.53	29	55.84	108.85	28	74.01	106.14	35	93.94	115.20	41
Commercial real estate loans	314.91	254.23	64	304.21	238.21	64	291.44	245.88	60	348.16	234.65	78	398.94	229.44	87
Construction and land development	101.18	38.88	91	77.92	35.52	90	89.56	35.95	92	83.32	35.62	89	106.14	34.95	95
1-4 family	27.80	8.60	92	23.60	7.06	92	26.45	7.42	93	23.77	6.34	92	31.64	6.61	96
Other	73.39	29.76	93	54.32	28.07	86	63.11	28.11	92	59.55	28.16	90	74.51	27.32	95
Multifamily	15.19	39.14	28	16.80	34.78	32	13.60	38.66	28	28.62	32.74	53	29.17	31.04	54
Nonfarm nonresidential	198.54	162.28	62	209.49	157.17	70	188.28	158.05	60	236.22	155.06	76	263.63	152.10	83
Owner-occupied	59.41	54.20	56	61.66	52.65	61	55.85	52.99	56	72.99	52.37	71	84.02	53.07	75
Other	139.13	106.54	67	147.83	102.08	74	132.43	102.54	66	163.24	100.54	78	179.61	97.41	84
Real estate loans secured by farmland	12.83	3.62	86	6.38	3.59	75	6.33	3.22	76	6.10	3.44	75	5.28	3.60	72
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	85.29	115.10	43	81.53	127.07	26	67.13	114.45	26	101.15	139.91	29	91.29	122.02	37
Loans to individuals	43.13	35.52	68	41.70	35.29	67	39.96	34.55	66	46.12	37.47	68	30.58	43.51	56
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	44
Agricultural loans	12.66	1.81	93	3.50	2.01	78	2.13	1.86	70	3.57	1.88	77	3.80	2.18	77
Other loans and leases	7.42	50.19	15	11.70	46.75	23	7.46	51.06	14	11.42	49.54	21	10.80	52.44	15
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	47.07	30.64	84	47.05	28.84	90	49.48	30.07	87	45.98	27.32	91	48.50	26.45	94
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	255.50	203.71	65	242.55	187.37	68	235.59	195.33	60	275.18	183.76	82	314.92	178.57	85
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	314.91	261.50	62	304.21	244.59	63	291.44	252.85	57	348.16	240.85	78	398.94	236.10	87

BHC Name

City/State

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	13.69	7.68	84	17.60	12.01	78	21.32	11.47	85	7.90	11.17	39	4.36	7.63	49
Liquid assets	22.09	25.39	45	28	28.17	50	31.14	29.03	54	16.88	26.22	24	13.97	22.44	26
Investment securities	21.25	21.68	51	17.31	19.64	45	17.27	21.63	38	15.07	17.85	37	13.85	16.99	38
Net loans and leases	56.20	61.60	33	56.50	59.81	37	53.18	58.67	31	66.93	61.58	62	71.63	63.77	68
Net loans, leases and standby letters of credit	56.88	62.44	32	56.82	60.62	35	53.79	59.49	30	67.27	62.48	62	72.02	64.84	65
Core deposits	76.69	75.64	39	72.57	74.75	28	73.75	75.71	29	70.14	70.67	34	63.75	63.09	38
Noncore funding	6.18	10.86	38	9.36	10.89	55	8.24	10.30	53	10.93	14.13	50	16.40	19.36	53
Time deposits of \$250K or more	1.46	1.54	60	2.68	1.81	72	1.78	1.58	65	3.59	2.11	79	7.42	2.94	93
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.49	1.20	47	0.85	1.20	57	0.78	1.23	54	1.03	1.47	53	0.99	1.94	51
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.49	0.50	60	0.85	0.52	67	0.78	0.54	65	1.03	0.54	65	0.99	0.48	65
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.63	9	0	0.99	12	0	1	11	0	1.24	7	1.47	3.01	34
Earning assets that reprice within 1 year	40.13	36.16	60	42.75	38.93	58	46.06	37.37	74	36.67	39.38	41	37.48	39.29	42
Interest-bearing liabilities that reprice within 1 year	3.84	6.49	37	4.96	7.04	43	3.89	6.39	38	6.21	8.20	46	9.87	10.19	61
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	36.29	28.22	66	37.78	30.25	65	42.17	29.65	80	30.46	29.11	48	27.61	26.63	50
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-10.13	3.09	9	-11.46	-1.82	21	-19.04	-2.33	6	3.77	3.20	56	14.45	14.45	53
Net short-term noncore funding dependence	-12.64	-1.79	12	-15.22	-8.21	21	-22.81	-7.71	11	-0.08	-4.76	68	8.74	3.38	62
Short-term investment / Short-term noncore funding	317.30	166.36	80	264.28	284.81	62	377.09	273.46	73	100.87	184.19	31	37.45	77.77	43
Liquid assets - short-term noncore funding / Nonliquid assets	22.82	28.61	47	29.64	34.02	47	37.01	36.68	55	10.89	28.18	24	2.71	16.97	24
Net loans and leases / Total deposits	69.61	76.80	33	71.69	74.66	43	67.31	72.79	38	86.24	79.43	71	95.47	90.31	63
Net loans and leases / Core deposits	73.28	82.80	36	77.85	81.17	47	72.10	78.25	41	95.42	88.34	71	112.35	103.93	73
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.07	-6.37	53		0.84			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.57	-13.54	51	2.20	1.94	68	0.75	-0.25	76	3.66	4.31	52	1.40	1.36	57
Structured notes appreciation (depreciation) / Tier 1 capital	-0.08	-0.29	51	0	0.01	20	-0.01	-0.02	32		0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	26.55	23.58	50	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	73.45	74.56	51	100	84.66	95	100	83.77	95	100	87.23	96	100	85.40	95
U.S. Treasury securities	5.46	9.26	51	0.04	5.52	33	0.04	6.70	25	0.04	4.72	38	0.06	6.15	31
US agency securities (excluding mortgage-backed securities)	8.69	4.02	76	13.83	4.50	84	13.85	4.12	87	13.19	4.01	84	19.01	3.49	92
Municipal securities	39.30	8	95	31.92	8.87	91	31.98	8.22	91	37.54	9.83	91	21.11	7.75	83
Mortgage-backed securities	38.38	63.23	14	51.51	66.59	26	49.33	66.54	22	47.66	66.64	20	58.30	67.43	33
Asset-backed securities	4.45	3.36	66	0.63	2.05	63	1.57	2.50	65	0.27	1.91	59	0.38	1.66	63
Other debt securities	3.74	3.01	66	2.08	3.17	55	3.22	3.08	62	1.30	3.01	49	1.13	2.94	53
Mutual funds and equity securities	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	15.36	8.89	78	11.23	8.69	71	10.24	7.78	67	11.07	10.55	64	16.04	11.86	72
Debt securities 1 to 5 years	30.15	20.02	73	28.69	17.05	80	30.69	18.25	77	29.33	17.03	78	44.82	17.94	87
Debt securities over 5 years	54.49	68.75	21	60.08	72.17	25	59.08	71.11	25	59.60	69.86	27	39.15	66.02	20
Pledged securities	53.64	30.80	83	36.98	33.87	56	36.99	32.26	59	43.50	35.67	60	41.57	30.57	64
Structured notes, fair value	0.37	0.15	87	0.21	0.03	89	0.50	0.11	90	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	7.07	-31.70	84	134.93	51.37	84	197.20	27.98	96	97.59	183.32	40	-22.31	26.69	17
Investment securities	68.91	21.19	88	36.48	33.34	63	26.14	31.36	49	18.73	23.62	50	5.32	11.75	49
Core deposits	45.40	9.58	96	12.19	16.88	35	15.75	16.94	58	20.02	26.88	28	2.86	11.23	22
Noncore funding	-9.13	10.50	37	-33.21	-23.76	40	-16.98	-14.79	45	-27.27	-12.18	33	-22.93	6.59	9

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	4,469,022	2,865,746	3,050,323	2,823,460	2,767,416
Commit: Secured commercial real estate loans	2,369,417	1,547,514	1,702,523	1,608,708	1,735,948
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	34,740	37,224	34,012	40,762	41,984
Securities underwriting	0	0	0	0	0
Standby letters of credit	164,931	56,341	110,765	56,067	58,882
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	79,000	92,500	78,000	105,500	0
Written options contracts (interest rate)	79,605	108,859	92,407	121,074	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	132,184	155,195	142,291	184,194	217,750
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	18.43	24.48	33	16.26	22.45	30	16.90	22.78	35	17.22	22.01	41	18.41	23.52	39
Standby letters of credit	0.68	0.66	64	0.32	0.67	35	0.61	0.65	61	0.34	0.71	35	0.39	0.84	35
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	1.20	44.65	13	2.02	49.75	12	1.73	46.30	12	2.50	48.62	9	1.45	68.47	10
Interest rate contracts	1.20	32.11	13	2.02	35.96	12	1.73	32.46	12	2.50	34.36	10	1.45	47.31	10
Interest rate futures and forward contracts	0.33	3.60	61	0.52	5.17	57	0.43	3.25	55	0.64	6.21	47	0	10.67	11
Written options contracts (interest rate)	0.33	1.58	53	0.62	1.82	51	0.51	1.41	54	0.74	2.18	48	0	2.47	10
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	0.55	21.90	13	0.88	20.67	13	0.79	20.49	12	1.12	20.83	12	1.45	28.86	13
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	37.59	46.07	48	26.58	42.93	29	29.39	44.98	32	24.54	42.82	29	25.25	45.53	29

BHC Name

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**Derivative Instruments**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	290,789	356,554	312,698	410,768	217,750
Interest rate contracts .....	290,789	356,554	312,698	410,768	217,750
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	79,000	92,500	78,000	105,500	0
Written options .....	79,605	108,859	92,407	121,074	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	79,605	108,859	92,407	121,074	0
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	132,184	155,195	142,291	184,194	217,750
Held for trading .....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	290,789	356,554	312,698	410,768	217,750
Interest rate contracts .....	290,789	356,554	312,698	410,768	217,750
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	132,183	155,195	142,292	184,194	217,750
One year or less .....	19,229	3,580	9,010	21,389	2,226
Over 1 year to 5 years .....	83,859	96,735	93,490	64,583	83,653
Over 5 years .....	29,095	54,880	39,792	98,222	131,871
Gross negative fair value (absolute value) .....	3,596	4,333	2,786	6,977	2,809
Gross positive fair value .....	2,078	5,129	3,179	8,553	2,809
Held for trading .....	0	0	0	0	0
Non-traded .....	2,078	5,129	3,179	8,553	2,809
Current credit exposure on risk-based capital derivative contracts .....	1,416	4,119	2,513	6,347	2,809
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

BHC Name

City/State

**Derivatives Analysis**

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.30	26	0	3.27	25	0	3.47	25	0	3.42	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
<b>Futures and forwards .....</b>															
Written options .....	27.38	9.78	83	25.94	12.57	77	24.94	11.16	81	25.68	14.05	75	0	13.49	6
Exchange-traded .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	27.38	5.46	92	30.53	7.20	92	29.55	5.96	92	29.48	7.73	88	0	5.10	6
Purchased options .....	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps .....	45.46	74.97	17	43.53	71.23	18	45.50	74.26	17	44.84	68.76	21	100	69.75	95
<b>Held for trading .....</b>															
Interest rate contracts .....	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Foreign exchange contracts .....	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Equity, commodity, and other contracts .....	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
<b>Non-traded .....</b>															
Interest rate contracts .....	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts .....	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	52.22	88
Equity, commodity, and other contracts .....	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	45.46	93.09	6	43.53	91.87	3	45.50	92.53	7	44.84	91.48	4	100	93.86	75
Over 1 year to 5 years .....	6.61	31.78	30	1	28.05	12	2.88	27.56	17	5.21	32.05	22	1.02	32.17	6
Over 5 years .....	28.84	24.76	58	27.13	26.03	51	29.90	27.01	53	15.72	27.06	32	38.42	30.45	63
Gross negative fair value (absolute value) .....	10.01	27.14	30	15.39	30.08	36	12.73	29.89	32	23.91	29.56	46	60.56	28.09	83
Gross positive fair value .....	1.24	1.56	40	1.22	1.25	56	0.89	0.98	46	1.70	1.55	64	1.29	0.83	75
Gross positive fair value .....	0.71	1.74	26	1.44	1.68	40	1.02	1.34	32	2.08	2.23	50	1.29	1.19	57
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.07	17	0	0.05	18	0	0.04	18	0	0.07	17	0	0.06	14
Gross positive fair value (X) .....	0	0.08	11	0	0.07	12	0	0.05	16	0.01	0.09	14	0	0.07	13
Held for trading (X) .....	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X) .....	0	0.02	29	0	0.01	35	0	0.01	36	0.01	0.02	46	0	0.01	44
Current credit exposure (X) .....	0	0.04	19	0	0.05	19	0	0.04	21	0	0.06	21	0	0.05	18
Credit losses on derivative contracts .....	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.01	0.54	19	0.04	0.63	19	0.02	0.46	21	0.05	0.85	21	0.02	0.73	19

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	236,714	245,473	245,473	102,122	108,791
Gross losses	5,575	6,070	11,664	14,486	10,603
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,142	1,048	2,905	2,070	2,609
Net losses	4,433	5,022	8,759	12,416	7,994
Provision for loan and lease losses	45,170	0	0	111,422	1,325
Adjustments	16,816	0	0	44,345	0
Ending balance	294,267	240,451	236,714	245,473	102,122
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	0.42	0.08	92	0	-0.14	77	0	-0.09	74	0.69	0.51	79	0.01	0.15	12
Provision for loan and lease losses / Average loans and leases	0.76	0.14	92	0	-0.25	77	0	-0.16	74	0.97	0.82	68	0.01	0.24	10
Provision for loan and lease losses / Net loan and lease losses	1,018.95	198.72	85	0	77.32	64	0	-105.48	64	897.41	487.86	83	16.57	130.58	4
Allowance for loan and lease losses / Total loans and leases not held for sale	2.13	1.17	92	2.38	1.39	90	2.42	1.23	93	2.21	1.58	82	0.95	0.83	64
Allowance for loan and lease losses / Total loans and leases	2.11	1.15	92	2.36	1.37	90	2.41	1.20	93	2.19	1.55	83	0.94	0.81	62
Allowance for loan and lease losses / Net loans and leases losses (X)	33.19	28.67	67	23.94	15.27	81	27.03	21.39	74	19.77	11.58	81	12.77	8.03	79
Allowance for loan and lease losses / Nonaccrual assets	666.21	413.77	81	435.06	318.67	76	501.96	364.13	76	380.41	299.17	72	214.50	218.72	67
ALLL / 90+ days past due + nonaccrual loans and leases	485.57	319.24	77	407.99	260.68	80	471.61	287.08	80	331.10	244.34	71	186.19	151.73	72
Gross loan and lease losses / Average loans and leases	0.09	0.16	48	0.11	0.22	36	0.11	0.19	40	0.13	0.34	25	0.10	0.28	27
Recoveries / Average loans and leases	0.02	0.07	20	0.02	0.08	17	0.03	0.08	22	0.02	0.07	14	0.02	0.08	19
Net losses / Average loans and leases	0.07	0.08	59	0.09	0.13	47	0.08	0.11	51	0.11	0.27	33	0.07	0.21	32
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	9.79	23.25	15	7.23	16.12	20	20.05	34.67	29	19.52	33.98	26	29.03	36.22	46
Earnings coverage of net loan and lease losses (X)	33.69	-9.51	64	44.73	4.52	80	47.58	39.72	68	31.34	22.91	75	48.40	24.40	83

#### Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	49	0.02	0.03	62	0	0.02	30	0.04	0.04	61	0.05	0.01	86
Real estate loans secured by 1-4 family	0.03	-0.02	93	0.02	-0.01	86	-0.01	-0.02	47	0.01	0.01	60	0.04	0.01	82
Revolving	0	-0.08	63	0.14	-0.05	92	0.07	-0.07	90	-0.02	0.01	31	-0.01	0.02	31
Closed-end	0.03	-0.02	93	0.01	-0.01	82	-0.02	-0.01	37	0.01	0	70	0.05	0	91
Commercial real estate loans	-0.01	0	22	0.02	0.05	58	0	0.04	17	0.05	0.07	57	0.06	0.01	84
Construction and land development	-0.02	-0.02	28	-0.01	0	40	0	0	42	0.07	0	87	0.08	-0.01	91
1-4 family	0	0	60	0	0	57	0	0	57	0.05	0	95	0.07	0	96
Other	-0.02	-0.01	24	-0.01	-0.01	37	0	0	37	0.02	0	80	0.01	-0.01	81
Multifamily	0	0	58	0	0.01	51	0	0.01	24	0	0	58	0	0	19
Nonfarm nonresidential	0	0	31	0.03	0.07	59	0	0.05	18	0.05	0.11	50	0.06	0.02	79
Owner-occupied	0	0	41	0.03	0.01	83	0.01	0.01	80	0	0.02	47	0.03	0.01	86
Other	0	0	22	0	0.06	21	-0.02	0.04	5	0.05	0.08	62	0.02	0.01	77
Real estate loans secured by farmland	0	0	55	0.07	-0.01	94	0.03	0	90	0.04	0.02	81	0	0.01	48
Commercial and industrial loans	0.10	0.10	62	0.48	0.20	83	0.55	0.17	92	0.40	0.47	50	0.12	0.37	23
Loans to individuals	0.40	0.65	40	0.02	0.78	5	0.05	0.71	5	0.02	1.13	4	0.04	1.17	5
Credit card loans		1.99			2.18			1.84			2.92		210.34	3.11	98
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	1.38	0.14	94	0.29	0.08	85	0.68	0.10	93	0.48	0.15	88	0.78	0.15	92

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	45,467	11,961	9,917	27,413	14,714
90+ days past due loans and leases	16,432	3,667	3,035	9,610	7,238
Nonaccrual loans and leases	44,170	55,269	47,158	64,528	47,609
Total past due and nonaccrual loans and leases	106,069	70,897	60,110	101,551	69,561
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	734	1,257	1,074	1,587	4,133
Total restructured loans and leases	734	1,257	1,074	1,587	4,133
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	5,927	10,128	6,514	10,790	12,121
Other real estate owned	373	1,969	1,630	4,420	9,143
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.33	0.32	61	0.12	0.27	28	0.10	0.32	16	0.24	0.39	36	0.14	0.43	15
90+ days past due loans and leases	0.12	0.09	75	0.04	0.10	55	0.03	0.10	54	0.09	0.12	65	0.07	0.15	49
Nonaccrual loans and leases	0.32	0.38	45	0.54	0.58	53	0.48	0.46	57	0.58	0.66	49	0.44	0.51	44
90+ days past due and nonaccrual loans and leases	0.44	0.53	51	0.58	0.73	48	0.51	0.62	46	0.66	0.85	43	0.50	0.71	35
30-89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.01	0.09	11	0.01	0.12	12	0.01	0.10	16	0.01	0.13	15	0.04	0.14	26
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.33	0.32	61	0.12	0.27	28	0.10	0.32	16	0.24	0.40	36	0.14	0.43	15
90+ days past due assets	0.12	0.10	75	0.04	0.10	54	0.03	0.10	53	0.09	0.12	65	0.07	0.15	48
Nonaccrual assets	0.32	0.39	45	0.54	0.59	53	0.48	0.47	57	0.58	0.67	48	0.44	0.53	44
30+ days past due and nonaccrual assets	0.76	0.88	52	0.70	1.04	40	0.61	0.97	34	0.91	1.29	36	0.64	1.19	23
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.25	0.32	48	0.33	0.43	41	0.28	0.36	43	0.45	0.52	51	0.36	0.44	48
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.34	43	0.35	0.46	42	0.29	0.37	42	0.48	0.55	48	0.43	0.48	51
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.21	0.38	28	0.38	0.52	37	0.31	0.41	43	0.49	0.60	40	0.46	0.53	47
Allowance for loan and lease losses	17.15	57.44	11	28.02	67.93	16	23.36	62.64	14	32.48	66.66	20	67.44	115.41	26
Equity capital + allowance for loan and lease losses	1.33	3.52	15	2.29	4.43	22	1.84	3.60	23	2.80	4.97	26	2.64	4.28	30
Tier 1 capital + allowance for loan and lease losses	1.95	3.97	24	3.31	5.28	29	2.61	4.30	30	4.25	6.05	32	4.11	5.65	38
Loans and leases + other real estate owned	0.36	0.63	33	0.66	0.88	40	0.56	0.71	46	0.71	0.97	34	0.63	0.85	38

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.34	0.26	69	0.09	0.24	31	0.10	0.26	26	0.21	0.39	33	0.13	0.38	17
90+ days past due .....	0.14	0.11	78	0.05	0.12	62	0.04	0.12	64	0.11	0.16	71	0.08	0.16	62
Nonaccrual .....	0.32	0.45	45	0.53	0.65	52	0.41	0.52	48	0.52	0.76	38	0.40	0.46	49
Commercial and industrial															
30–89 days past due .....	0.42	0.28	74	0.22	0.17	69	0.09	0.24	28	0.08	0.23	25	0.13	0.31	28
90+ days past due .....	0.11	0.03	84	0	0.02	36	0.01	0.04	47	0.01	0.03	54	0.02	0.05	52
Nonaccrual .....	0.40	0.46	55	0.79	0.64	67	1	0.57	81	0.91	0.75	67	0.70	0.83	51
Individuals															
30–89 days past due .....	0.07	0.70	15	0.14	0.55	23	0.03	0.63	16	0.43	0.83	29	0.16	0.83	18
90+ days past due .....	0	0.07	44	0	0.07	37	0	0.09	37	0.02	0.14	45	0.06	0.17	49
Nonaccrual .....	0.12	0.18	51	0.21	0.18	62	0.20	0.17	66	0.41	0.28	75	0.32	0.17	74
Depository institution loans															
30–89 days past due .....		0.01			0			0.01			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.01			0			0			0			0	
Agricultural															
30–89 days past due .....	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due .....	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual .....	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due .....		0			0.01			0.50			0			0.07	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due .....	0.38	0.11	83	0.23	0.11	77	0.38	0.12	83	2.26	0.18	97	0.36	0.20	74
90+ days past due .....	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual .....	0.68	0.07	94	0.49	0.13	87	0.66	0.09	92	0.49	0.15	84	0.67	0.13	91

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.48	0.39	71	0.32	0.35	58	0.41	0.46	54	0.82	0.65	75	0.39	0.67	29
	90+ days past due	0.14	0.22	71	0.11	0.27	68	0.05	0.24	60	0.12	0.33	65	0.09	0.31	58
	Nonaccrual	1.01	0.61	80	1.40	0.82	82	1.27	0.71	85	1.26	0.89	74	1.12	0.73	78
Revolving	30-89 days past due	0.06	0.26	19	0.33	0.29	65	0.25	0.28	49	2.63	0.48	95	0.31	0.45	33
	90+ days past due	0	0.02	35	0.03	0.02	77	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.21	1.15	25	2.76	1.05	85	2.66	1.18	84	3.09	1.13	86	0.55	1	45
Closed-end	30-89 days past due	0.51	0.42	74	0.32	0.36	57	0.42	0.49	55	0.63	0.65	60	0.40	0.70	33
	90+ days past due	0.15	0.25	72	0.12	0.29	71	0.06	0.26	63	0.13	0.38	66	0.10	0.35	61
	Nonaccrual	1.08	0.60	82	1.25	0.77	82	1.12	0.67	84	1.06	0.87	69	1.21	0.70	85
Junior lien	30-89 days past due	0	0.01	36	0.03	0.01	89	0.01	0.01	66	0	0.02	28	0.02	0.02	60
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	58
	Nonaccrual	0.03	0.02	66	0.04	0.04	60	0.05	0.03	73	0.04	0.04	52	0.03	0.04	42
Commercial real estate	30-89 days past due	0.27	0.16	77	0.04	0.14	32	0.04	0.15	30	0.07	0.26	30	0.05	0.18	23
	90+ days past due	0.14	0.01	96	0.04	0.01	82	0.04	0.01	89	0.11	0.02	90	0.08	0.03	77
	Nonaccrual	0.19	0.32	41	0.34	0.52	44	0.22	0.38	41	0.34	0.62	37	0.19	0.23	48
Construction and development	30-89 days past due	0.22	0.22	74	0	0.12	36	0.01	0.17	36	0.01	0.28	28	0.08	0.28	44
	90+ days past due	0.01	0.01	85	0	0.01	77	0	0.01	38	0.08	0.01	94	0.10	0.02	90
	Nonaccrual	0.04	0.16	51	0.09	0.36	51	0.08	0.20	55	0.09	0.41	45	0.08	0.20	48
1-4 family	30-89 days past due	0.13	0.02	88	0	0.02	33	0	0.02	61	0	0.03	28	0.05	0.06	65
	90+ days past due	0	0	94	0	0	89	0	0	44	0	0	84	0.02	0	87
	Nonaccrual	0.04	0.01	84	0.07	0.02	85	0.07	0.01	89	0.06	0.03	81	0	0.02	61
Other	30-89 days past due	0.09	0.17	70	0	0.07	42	0.01	0.13	48	0.01	0.22	36	0.03	0.20	44
	90+ days past due	0.01	0.01	87	0	0	41	0	0	41	0.08	0	97	0.09	0.01	93
	Nonaccrual	0	0.13	35	0.02	0.29	42	0.01	0.16	40	0.03	0.35	38	0.08	0.17	54
Multifamily	30-89 days past due	0.01	0.04	63	0	0.06	28	0	0.07	27	0.02	0.09	50	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.04	0.07	63	0.05	0.14	56	0.06	0.17	62	0.03	0.11	49	0.07	0.05	71
Nonfarm non-residential	30-89 days past due	0.32	0.13	84	0.06	0.14	41	0.05	0.13	44	0.09	0.23	40	0.05	0.14	24
	90+ days past due	0.21	0.01	96	0.05	0.01	85	0.06	0.01	92	0.14	0.02	91	0.07	0.03	80
	Nonaccrual	0.28	0.39	46	0.46	0.66	46	0.31	0.45	48	0.47	0.80	42	0.25	0.28	49
Owner Occupied	30-89 days past due	0.08	0.04	74	0.01	0.04	33	0.03	0.04	57	0.02	0.07	39	0.03	0.07	28
	90+ days past due	0.05	0	93	0	0	34	0	0	76	0.05	0	93	0	0.01	57
	Nonaccrual	0.09	0.14	46	0.24	0.25	56	0.04	0.17	25	0.26	0.27	50	0.15	0.16	55
Other	30-89 days past due	0.25	0.08	85	0.05	0.09	59	0.02	0.08	51	0.06	0.14	53	0.02	0.07	34
	90+ days past due	0.16	0	98	0.05	0.01	90	0.06	0	95	0.09	0.01	90	0.07	0.01	90
	Nonaccrual	0.19	0.21	58	0.22	0.40	46	0.26	0.23	69	0.22	0.44	40	0.10	0.10	57
Farmland	30-89 days past due	1.35	0.11	93	0	0.11	30	0.36	0.10	85	0.46	0.11	87	0.79	0.23	87
	90+ days past due	0.22	0.01	93	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.06	0.63	50	0.60	1.10	59	0.69	0.69	70	0.77	1.13	56	1.24	0.84	70
Credit card	30-89 days past due		1.02			0.63			0.81			0.95		0	1.19	6
	90+ days past due		0.44			0.39			0.45			0.63		0	0.78	12
	Nonaccrual		0.11			0.08			0.10			0.05		0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	2,428,324	1,503,260	1,489,010	1,522,268	1,538,755
Retained earnings	1,310,515	1,219,887	1,321,392	1,039,370	956,555
Accumulated other comprehensive income (AOCI)	-215,905	29,119	10,462	44,120	16,221
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,522,934	2,752,266	2,820,864	2,605,758	2,511,531
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	1,461,362	1,000,446	997,605	1,003,288	994,554
Accumulated other comprehensive income-related adjustments	-215,905	29,119	10,462	44,120	16,221
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,277,477	1,722,701	1,812,797	1,558,350	1,500,756
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,277,477	1,722,701	1,812,797	1,558,350	1,500,756
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	17,630	71,198	71,270	71,127	70,984
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	17,630	71,198	71,270	71,127	70,984
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	17,630	71,198	71,270	71,127	70,984
<b>Tier 1 Capital</b>	2,295,107	1,793,899	1,884,067	1,629,477	1,571,740
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	440,825	299,509	299,824	299,199	298,573
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	223,720	144,460	148,057	151,229	102,122
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	664,545	443,969	447,881	450,428	400,695
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	664,545	443,969	447,881	450,428	400,695
Exited advanced approach tier 2 capital					
Total capital	2,959,652	2,237,868	2,331,948	2,079,905	1,972,435
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	24,944,105	17,521,154	17,958,288	16,493,066	14,944,368
Less: Deductions from common equity tier 1 capital	1,461,362	1,000,446	997,605	1,003,288	994,554
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	23,482,743	16,520,708	16,960,683	15,489,778	13,949,814
Total risk-weighted assets	17,817,635	11,499,339	11,793,539	12,039,156	12,066,643
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	12.78	11.85	68	14.98	12.66	83	15.37	12.37	87	12.94	12.35	65	12.44	12.11	61
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.88	12.53	63	15.60	13.44	84	15.98	13.11	85	13.53	13.08	66	13.03	12.78	65
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	16.61	14.37	84	19.46	15.42	90	19.77	14.91	93	17.28	15.23	82	16.35	14.36	81
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.77	9.08	72	10.86	9.11	87	11.11	8.98	88	10.52	9.13	86	11.27	9.76	81
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	1,138	970	1,943	1,848	2,278	17.32	12.67
Other insurance activities income	1,138	970	1,943	1,848	2,278	17.32	12.67
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	211,811	104,132	105,135	103,519	102,562	103.41	116.83

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.28	0.36	69	0.27	0.37	67	0.27	0.36	66	0.26	0.41	68	0.34	0.47	68
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.18	12.13	36	5.12	11.54	26	4.96	12	22	5.52	11.03	30	6.13	11.51	32
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

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### Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	303,863	207,339	241,297	132,206	120,400
Real estate loans	293,920	193,418	229,365	116,297	100,156
Commercial and industrial loans	9,943	13,921	11,932	15,909	20,244
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	303,863	207,339	241,297	132,206	120,400
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	46.55	11.61	81	60.27	-1.19	93	82.52	6.83	91	9.81	-2.40	77	142.69	22.48	89
Total selected assets	46.55	18.50	78	60.27	3.19	90	82.52	9.48	88	9.81	2.04	68	142.69	12.40	90
Deposits		-4.80			9.07			0.73			3.46			10.36	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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### Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	53,072	131,287	285,372	183,710	232,532	-59.58	39.38
Dividends .....	53,072	131,287	285,372	183,710	232,532	-59.58	39.38
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	1,340	1,340	0	0	-100.00	
Dividends .....	0	1,340	1,340	0	0	-100.00	
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	53,072	132,627	286,712	183,710	232,532	-59.98	39.38
Securities gains (losses) .....	0	0	0	0	0		-100.00
Other operating income .....	292	299	702	775	125	-2.34	612.20
Total operating income .....	53,364	132,926	287,414	184,485	232,657	-59.85	37.09
<b>Operating Expenses</b>							
Personnel expenses .....	5,869	5,765	11,589	11,178	13,226	1.80	37.22
Interest expense .....	11,236	8,747	17,500	17,501	17,508	28.46	159.67
Other expenses .....	6,095	2,102	5,106	4,666	6,064	189.96	119.96
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	23,200	16,614	34,195	33,345	36,798	39.64	103.96
Income (loss) before taxes .....	30,506	123,344	260,397	149,162	195,859	-75.27	10.73
Applicable income taxes (credit) .....	-6,498	-2,426	-7,161	-8,589	-9,703		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	37,004	125,770	267,558	157,751	205,562	-70.58	14.83
Equity in undistributed income of subsidiaries .....	43,866	44,902	51,463	56,697	83,977	-2.31	-32.23
Bank subsidiaries .....	42,910	45,174	51,208	55,206	82,895	-5.01	-33.75
Nonbank subsidiaries .....	956	-272	255	1,491	1,082		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	80,870	170,672	319,021	214,448	289,539	-52.62	-16.59
<b>Memoranda</b>							
Bank net income .....	95,982	176,461	336,580	238,916	315,427	-45.61	-6.68
Nonbank net income .....	956	1,068	1,595	1,491	1,082	-10.49	
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

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## Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	3,550,930	89.53	2,824,641	91.95	2,812,018	89.50	2,794,468	2,755,318	25.71	105.66
Common and preferred stock .....	3,550,930	89.53	2,824,641	91.95	2,812,018	89.50	2,794,468	2,755,318	25.71	105.66
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	4,796	0.12	5,002	0.16	5,528	0.18	5,274	3,784	-4.12	162.65
Common and preferred stock .....	4,796	0.12	5,002	0.16	5,528	0.18	5,274	3,784	-4.12	162.65
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	33,631	0.85	0	0	0	0	0	0		422.87
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	356,612	8.99	216,699	7.05	291,585	9.28	152,718	110,597	64.57	280.14
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	1,737		-100.00
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	20,016	0.50	25,719	0.84	32,844	1.05	28,862	15,197	-22.17	100.44
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	3,965,985	100.00	3,072,061	100.00	3,141,975	100.00	2,981,322	2,886,633	29.10	115.53
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	440,825	11.12	299,509	9.75	299,823	9.54	299,199	298,573	47.18	48.42
Other liabilities .....	8,965	0.23	5,165	0.17	5,161	0.16	5,238	5,545	73.57	43.88
Balance due to subsidiaries and related institutions .....	17,630	0.44	71,198	2.32	71,270	2.27	71,127	70,984	-75.24	-71.02
Total liabilities .....	467,420	11.79	375,872	12.24	376,254	11.98	375,564	375,102	24.36	28.39
Equity Capital .....	3,498,565	88.21	2,696,189	87.76	2,765,721	88.02	2,605,758	2,511,531	29.76	137.03
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	2,053	0.05	1,645	0.05	1,637	0.05	1,651	1,664	24.80	43.47
Common surplus .....	2,426,271	61.18	1,501,615	48.88	1,487,373	47.34	1,520,617	1,537,091	61.58	157.89
Retained earnings .....	1,286,146	32.43	1,163,810	37.88	1,266,249	40.30	1,039,370	956,555	10.51	143.89
Accumulated other comprehensive income .....	-215,905	-5.44	29,119	0.95	10,462	0.33	44,120	16,221		
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	3,965,985	100.00	3,072,061	100.00	3,141,975	100.00	2,981,322	2,886,633	29.10	115.53
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	17,630	0.44	71,198	2.32	71,270	2.27	71,127	70,984	-75.24	-71.02
Notes payable to subsidiaries that issued TPS .....	17,100	0.43	68,997	2.25	69,069	2.20	68,926	68,783	-75.22	-71.02
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	17,100	0.43	68,997	2.25	69,069	2.20	68,926	68,783	-75.22	-71.02

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## Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	5.10	10.52	8	12.92	12.64	58	11.89	11.94	54	8.57	7.29	65	12.01	9.68	76
Bank net income / Average equity investment in banks	6.34	11.07	11	12.58	12.37	60	11.96	11.80	57	8.71	7.45	64	11.68	10.51	67
Nonbank net income / Average equity investment in nonbanks	34.69	10.05	90	39.88	13.40	87	29.59	13.12	83	33.79	9.75	88	37.62	7.89	95
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	118.69	98.83	93	103.39	96.24	66	105.50	96.79	76	111.41	88.16	83	108.94	82.22	84
Nonbank net income / Parent net income	1.18	2.55	57	0.63	3.10	47	0.50	3.40	46	0.70	3.59	49	0.37	5.93	42
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital	13.36	17.48	51	13.94	16.87	54	13.60	16.81	54	14.41	20.06	53	14.94	20.43	62
Total debt / Equity capital	12.60	12.15	64	11.11	11.60	59	10.84	11.71	61	11.48	14.41	59	11.89	14.31	65
Total debt + notes payable to subs that issued TPS / Equity capital	13.09	14.28	54	13.67	13.82	60	13.34	13.63	58	14.13	16.67	58	14.63	16.36	65
Total debt + Loans guaranteed for affiliate / Equity capital	13.09	12.21	65	13.67	11.69	71	13.34	11.77	70	14.13	14.68	65	14.63	14.56	69
Total debt / Equity capital – excess over fair value	12.60	12.27	63	11.11	11.71	59	10.84	11.81	61	11.48	14.52	59	11.89	14.51	65
Long-term debt / Equity capital	12.60	11.61	66	11.11	11.05	59	10.84	10.95	62	11.48	13.56	59	11.89	13.04	65
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	51.35	39.62	59	38.86	39.10	44	38.88	39.86	42	38.84	34.67	52	38.80	28.44	60
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	101.63	103.92	45	104.95	103.07	64	101.87	103.22	49	107.44	102.81	77	109.86	103.22	81
Total investment in subs / Equity capital	101.63	109.01	33	104.95	108.26	53	101.87	108.40	38	107.44	110.16	62	109.86	111.07	65
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.35	0.41	56	0.39	0.25	64	0.16	0.29	48	0.90	0.47	69	0.86	0.36	72
Equity investment in subs – equity cap / Net income-div (X)	1.44	1.23	62	0.54	0.83	44	0.23	1.05	13	1.53	1.82	57	1.21	1.22	57
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	71.12	126.15	28	215.37	138.64	81	233.17	152.85	81	159.54	136.59	70	197.97	177.68	63
Cash from ops + noncash items + op expense / Op expense + dividend	95.57	116.54	37	232.05	130.64	85	236.24	154.48	81	146.91	147.24	61	197.20	190.27	58
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	114.18	92.87	70	201.81	103.17	85	209.92	98.54	94	134.80	134.08	62	137.77	116.34	70
Pretax operating income + interest expense / Interest expense	371.50	1,457.38	29	1,510.13	1,479.01	62	1,587.98	1,835.33	58	952.31	2,016.32	49	1,218.68	1,968.54	47
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	347.63	1,417.74	28	1,386.84	1,667.11	59	1,458.85	1,770.77	54	860.60	1,539.23	49	1,038.52	1,632.83	47
Dividends + interest from subsidiaries / Interest expense + dividends	73.50	140.52	28	241.23	153.06	80	261.50	174.12	78	174.67	150.43	66	225.46	210.80	65
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	8.99	3.32	83	7.05	3.64	78	9.28	3.44	83	5.12	3.85	66	3.83	2.64	65
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0.49	0.01	93	2.56	0.03	94	2.50	0.02	94	2.65	0.05	93	2.74	0.10	92
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0.49	0.01	93	2.56	0.03	94	2.50	0.02	94	2.65	0.05	93	2.74	0.10	92
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.03	1.69	41	0.04	1.79	44	0.03	1.76	45	0.03	2.66	40	0.02	5.62	32
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

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## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	164.77	82.17	86	36.76	78.46	22	34.44	66.37	25	55.58	81.10	34	41.66	57.84	40
Dividends declared / Net income.....	75.40	34	93	27.09	25.30	54	28.88	28.27	53	40.88	42.29	49	29.57	33.08	44
Net income – dividends / Average equity.....	1.26	7.04	3	9.42	9.64	56	8.45	8.62	55	5.06	4.14	62	8.46	6.46	79
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	87.04	128.25	36	283.97	139.49	86	309.71	155.92	82	209.53	132.17	75	271.56	178.13	78
Dividends from nonbank subsidiaries.....	0	2.20	26	2.90	3.97	74	1.45	4.90	64	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries.....	87.04	168.66	29	286.87	193.08	80	311.16	203.53	78	209.53	174.85	71	271.56	260.40	69
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	55.29	43.08	58	74.40	36.56	82	84.79	45.96	85	76.89	60.28	70	73.72	66.55	58
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries.....	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	55.29	46.71	57	74.40	38.35	80	84.79	51.33	80	76.89	62.88	66	73.72	69.36	54
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....	0	45.98	15	125.47	54.17	77	84.01	62.63	60	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries.....	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries.....	0	54.49	11	125.47	76.16	72	84.01	87.22	57	0	79.84	8	0	150.41	6
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	99.45	65.33	69	98.77	67.82	69	99.29	74.16	75	99.58	69.76	80	99.95	67.32	93
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries.....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries.....	99.45	75.26	59	98.77	81.78	55	99.29	83.13	65	99.58	82.20	70	99.95	78.80	89
Dividends from nonbank subsidiaries.....	0	3.28	25	1.01	2.67	72	0.47	3.07	59	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries.....	0	5.58	20	1.01	6.48	60	0.47	4.67	53	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt.....	4	28.16	33	23.77	28.31	57	23.77	26.38	59	23.77	27.08	57	23.77	28.33	58